



A Resource for Those in Employment Transition
SPE Group Insurance Program
www.speinsurance.com

If you have recently had a job change or become self-employed and need new medical or other insurance coverage, the SPE Group Insurance Program can be a good resource for you.

Medical Insurance: Call 877-739-7851

The loss of a job is considered to be a qualifying event for a Special Enrollment Period, which is time outside of the Open Enrollment Period during which you and your family have the right to sign up for guaranteed-issue coverage regardless of your health history. You qualify for a Special Enrollment Period 60 days following certain life events. These life events include the loss of a job, moving to a new state, and changes in family size (marriage, divorce, or the birth of a baby).

The SPE Members' Private Medical Exchange provides a marketplace where members can choose from multiple plan designs, options, and premium rates available in your state from a variety of insurance companies. This is a Private Exchange developed for members of SPE. It is not affiliated with the Federal Exchange or any of the Exchanges of the State governments. The Exchange employs fully licensed agents, readily available to chat with you online or over the phone, to answer any questions or help walk you through the enrollment process.

Go to www.speinsurance.com and click on **Members' Private Medical Insurance Exchange** or call **877-739-7851** to talk to an agent.

Disability Income and Term Life Insurance: Call 800-337-3140

If you are looking to replace or upgrade your employer-sponsored disability or term life insurance, the SPE Insurance Program offers similar types of coverage to eligible members on an underwritten basis. These plans offer the advantage of being portable. Once coverage is in place and if premiums continue to be paid, you can take these plans with you if/when you change employment in the future.

The SPE Insurance Program's Group Disability Income Plan can provide income for you when you are unable to work due to a covered illness or injury. Monthly benefits of \$300 up to \$10,000 are available with a choice of 60- or 180-day waiting periods.

The Program offers several types of Group Term Life Insurance coverage on an underwritten basis—10-Year Level Term, traditional Term, and First-to-Die Plans. Guaranteed Issue Term Life coverage, for which no medical underwriting is required, is also available to members ages 45-74.

Details about these plans, including rates and applications, can be found on the Program's website at www.speinsurance.com. For many of them, you can apply online.

Other Coverage— Supplemental Plans and Auto/Homeowner

The Program also offers a variety of supplemental plans, including Cancer, In-Hospital, Long Term Care, and Medicare Supplement. Call **800-337-3140** or visit the Program's website at www.speinsurance.com.

Auto/Homeowner Insurance is available. Quotes are can be obtained by calling Liberty Mutual at **800-834-9715**, online at www.speinsurance.com, or by visiting a Liberty Mutual office near you.

Not all plans are available in all states and to all ages. For complete information, including eligibility and renewal provisions, exclusions, limitations, and rates, please visit the Program's website at www.speinsurance.com.